Electronic Acknowledgement Receipt				
EFS ID:	3042660			
Application Number:	10749696			
International Application Number:				
Confirmation Number:	2179			
Title of Invention:	System for reducing disputes of credit transactions			
First Named Inventor/Applicant Name:	Lorrie A. Creveling			
Customer Number:	53636			
Filer:	Michelle Kingham Holoubek/marilyn sumpter			
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Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)		
1		23480070000-amendment2. pdf	614197	yes	18		
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	Multipart Description/PDF files in .zip description				
Document Description		Start	End		
	Miscellaneous Incoming Letter	1	1		
	Amendment - After Non-Final Rejection	2	2		
	Claims	3	8		
	Applicant Arguments/Remarks Made in an Amendment	9	18		
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Warnings

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.